

complaint

Mrs M has complained about problems experienced with her account managed by East London Credit Union (the “credit union”).

The complaint has been brought to us on behalf of Mrs M by her daughter, Miss O.

background

Miss O has complained about the delay in Mrs M receiving statements and missing money in connection with her account managed by the credit union. To put things right, Miss O wants a reconciliation of all transactions on the account and compensation for the missing money, time and effort in pursuing this complaint.

Our adjudicator investigated the complaint and established the following:

- Miss O regularly pays money from her bank account into Mrs M’s credit union account. While these payments show as an immediate debit on Miss O’s bank account, it can take up to a few days to show as a credit on Mrs M’s account.
- This delay occurs because payments are first credited to a central account at the credit union. The credit union then forwards the payment to the member’s account which can take up to a few days. The delay depends on whether the payment is made on a working day, weekend or a bank holiday.
- In September 2016 the credit union started the process of migrating to a new computer system. The migration exercise experienced some initial teething problems, which led to both a delay in a payment from Miss O being credited to Mrs M’s account and a request for a statement being processed in a timely manner.
- There isn’t any evidence of missing money on Mrs M’s account or that misleading information was provided to her about this.
- The credit union’s records do not show Mrs M made any requests for account statements.

Our adjudicator informed the credit union that she thought it had provided a poor level of service to Mrs M during September 2016 when it started the process of migrating to a new computer system. The credit union agreed and, by way of apology, credited £35 into Mrs M’s account. Our adjudicator informed Miss O of her findings and that she thought £35 compensation was a fair outcome.

Miss O wasn’t happy with our adjudicator’s opinion and requested the complaint be referred to an ombudsman for a final decision.

my findings

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Delays

From the evidence I can see that Mrs M experienced a poor level of service during September 2016 when the credit union started the process of migrating to a new computer system. I completely understand the delays experienced during this period would have been frustrating for Mrs M. The credit union has acknowledged this and paid £35 compensation to Mrs M, which I think is a fair outcome.

I'm not persuaded the delays or poor service led to Mrs M suffering any financial loss.

Concern about missing money

Miss O has expressed concern about missing money on Mrs M's account. She wants a reconciliation of all transactions on the account and compensation for any missing money.

In making the complaint neither Miss O nor Mrs M provided us with evidence that showed money is missing or details of any discrepancies they had identified. In order to investigate this point, our adjudicator obtained from the credit union a copy of the account history covering the period from when it was opened. This evidence doesn't show anything amiss. And after being provided with a copy of this evidence and the opportunity to review it, neither Miss O nor Mrs M has informed us of any discrepancies they've identified with regard to missing credits or unrecognised debits.

I'm satisfied the statements provided by the credit union is an accurate record of the account history. So I'm not persuaded there's enough evidence to conclude that money is missing or that Mrs M was provided with misleading information about activity on her account.

With regard to compensation for the time and effort in pursuing this complaint, we don't generally make an award for this.

my final decision

For the reasons stated above, I've decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 19 June 2017.

Clint Penfold
ombudsman